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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/779,950	02/09/2001	Nigel Knight	P/2167-237	7569
2352	7590	08/11/2005	EXAMINER	
OSTROLENK FABER GERB & SOFFEN 1180 AVENUE OF THE AMERICAS NEW YORK, NY 100368403			FELTEN, DANIEL S	
			ART UNIT	PAPER NUMBER
			3624	
DATE MAILED: 08/11/2005				

Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION***Requirement for information.***

1. Applicant and the assignee of this application are required under 37 CFR 1.105 to provide the following information that the Examiner has determined is reasonably necessary to the examination of this application.

(1) a copy of any non-patent literature, published application, or patent (U.S. or foreign) By any of the inventors, or information that was used in the invention process, such as by designing around or providing a solution to accomplish an invention result. In response to the requirement, please provide the title, citation and copy of each publication that any of the applicants relied upon to develop the disclosed subject matter that describes the applicant's invention, particularly as to developing the features of providing A system by which a provider bank effectuates international banking transactions for a plurality of customers of a client bank, the system comprising: a client bank environment established within the provider bank, the client bank environment comprising: a plurality of customer accounts corresponding to the plurality of customers of the client bank, and a client bank environment processor coupled to the plurality of customer accounts and coupled to the client bank, the client bank environment processor receiving a payment instruction from the client bank related to a low value payment in a particular country requested by a particular customer of the client bank, the client bank environment processor debiting the customer account of the particular customer and generating the low value payment in response to the payment instruction from the client bank; and

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a provider bank environment established within the provider bank, the provider bank environment comprising: a provider bank environment processor coupled to the client bank environment processor and coupled to a low value payment system in the particular country, the provider bank environment processor receiving the low value payment from the client bank environment processor and transmitting the low value payment to the low value payment system in the particular country, whereby the particular customer of the client bank can make the low value payment even though the client bank does not have direct access to the low value payment system in the particular country.

For each publication, please provide a concise explanation of the reliance place on that publication in the development of the subject matter.

(2) a working prototype of the invention that can be tested by the examiner. Is the invention currently available commercially? In response to this requirement, please provide the names of any products or services that have incorporated the claimed subject matter.

(3) trade names and providers of any products or services in competition with the invention.

(4) Identification of the true assignees of the current invention.

2. In responding to those requirements that require copies of documents, where the document is bound text or single article over 50 pages, the requirement may be met by providing copies of those pages that provide the particular subject matter found in applicant's disclosure.

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The fee and certification requirements of 37 CFR 1.97 are waived for those documents submitted in reply to this requirement. This waiver extends only to documents within the scope of the requirement under 37 CFR 1.105 that are included in the applicant's first complete communication responding to this requirement. Any supplemental replies subsequent to the first communication responding to this requirement and any information disclosures beyond the scope of this requirements of 37 CFR 1.97 where appropriate.

The applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the applicant does not have or can not readily obtain an item of required information, a statement that the item is unknown or cannot be readily obtained will be accepted as a complete reply to the requirement for that item.

This requirement is subject to the provisions of 37CFR 1.134, 1.135 and 1.136 and has a shortened statutory period of 2 months. **EXTENSIONS OF THIS TIME PERIOD MAY BE GRANTED UNDER 37 CFR 1.136(a).**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S Felten whose telephone number is (703) 305-0724. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



DSF
August 04, 2005

Daniel S Felten
Examiner
Art Unit 3624



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600